

Certificate Number: 03621-PAE-DE-034196973

Bankruptcy Case Number: 20-10707



03621-PAE-DE-034196973

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 7, 2020, at 2:10 o'clock PM EST, Scott Raber completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 7, 2020 By: /s/Wafa Elmaaroufi

Name: Wafa Elmaaroufi

Title: Credit Counselor

Certificate Number: 03621-PAE-DE-034196974

Bankruptcy Case Number: 20-10707



03621-PAE-DE-034196974

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 7, 2020, at 2:37 o'clock PM EST, Christine A Raber completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 7, 2020 By: /s/Wafa Elmaaroufi

Name: Wafa Elmaaroufi

Title: Credit Counselor